

should be made by a patient and a doctor. It shouldn't be made by an insurance company, by Members of Congress or by someone you have never met. No matter what independent task forces recommend and no matter what some Republican Senators falsely claim, this legislation—the one before this body—offers free preventive services to millions of women who are being discriminated against by their insurance companies, and this amendment before this body makes that absolutely clear.

Senator MIKULSKI has long been someone who has been a leader and has looked out for women's health. Years ago, she worked with me on a problem women have; 90 percent of the people who have a disease called interstitial cystitis are women. I discovered that when three women came to visit me in Las Vegas. It was a disease that was ignored. People thought it was psychosomatic. Working with Senator MIKULSKI, we had the National Institutes of Health set up a protocol. Now 40 percent of those people, who previously were thought to be psychosomatic and who suffered with symptoms they described as shoving slivers of glass up and down their bladder, are symptom free—not 100 percent but 40 percent. It is easier to diagnose now.

Senator MIKULSKI has also worked hard to have the National Institutes of Health set up a division for women's health problems. So she is a leader in this area, has been for a long time, and with this amendment she does it once again.

I am sorry to see Republicans deliberately confuse the facts about women's health, particularly as they relate to mammograms. It shows how desperate some of them are to distract the American people from the real debate and from the fact they have no vision for fixing our health care system, which is so broken.

I am even more sorry to say it is part of a larger trend. In recent days, they have been distorting the data from the Congressional Budget Office, an independent agency Republicans in the past have praised. What are they complaining about now, the Republicans? They are complaining about two of this Nation's top priorities: reforming our health care insurance system and helping our economy recover.

First, on health care. The Congressional Budget Office said yesterday the majority of American families who buy insurance in the new marketplace we will create—what we call health insurance exchanges—will see their premiums go down. They will go down by as much as 60 percent. Out of 100 percent of the American people, 93 percent will have a drop in their insurance premiums with this legislation—93 percent.

CBO's experts aren't the first to recognize these benefits. Massachusetts Institute of Technology's Jonathan Gruber, who is one of the most respected economists in the world, said in today's Washington Post:

Here's a bill that reduces the deficit, covers 30 million people and has the promise of lowering premiums in the long run.

Pretty good statement. That means millions of Americans who today cannot afford coverage or whose medical bills drive them to financial ruin. Remember what I said yesterday as this debate began. Last year, 750,000 people in America filed for bankruptcy. Almost 70 percent of the bankruptcy filings were because of health care costs. But of those people who filed for bankruptcy because of health care costs, 62 percent of them had health insurance. Does that speak about a system that is in trouble? Of course it does.

So I repeat: This bill will mean millions of Americans who today cannot afford coverage or whose medical bills drive them to financial ruin will be able to afford to stay healthy. It means, if we don't reform health care, millions more will find themselves in bankruptcy, bad health or worse.

Second, on economic recovery. The Congressional Budget Office said yesterday the extraordinary steps we took to bring our economy back from the brink have created and saved hundreds of thousands of jobs. I will direct my comments to the American people but also to the brave Republicans who joined with us to make this possible—Senators SNOWE and COLLINS. I want them to know that what they did helped us get that legislation passed and, according to the Congressional Budget Office, saved hundreds of thousands of jobs. The CBO said yesterday the extraordinary steps we took to bring our economy back from the brink have created or saved hundreds of thousands of jobs. Its estimate reaches as high as 1.6 million jobs, each one a direct result of our economic recovery plan. Pretty good. The same report also said our country's gross domestic product has gone up by as much as 3.2 percentage points higher than it would have if we hadn't acted.

Let us not do what our colleagues on the other side of the aisle are doing—betting on failure. This country is coming out of a hole that was dug by this administration for some 8 years. The facts are that what we did on a bipartisan basis in January and February has brought this country out of an economic hole. We still have a ways to go, no question about it. But we created 1.6 million jobs and increased the gross national product by as much as 3.2 percentage points. Pretty good. These facts tell us the same thing: Not acting is not an option.

Some of my Republican colleagues prefer to close their eyes and ears to this reality. They prefer to play politics than to do what is right and what is necessary. They are content to say no, instead of offering constructive alternatives and a way to lead our country and our constituents back to health.

At the beginning of this second day of debate, I say: Come along and work with us to improve this legislation. Try

to improve it the way Senator MIKULSKI looked at it and said: This legislation can be improved. We want to work with the minority. We want to have legislation that is bipartisan. We don't want to do this alone. We need the Republicans' help, and I hope they will join with us. It would certainly look better. Let's stop berating this legislation before this body. If they do not like it, try to do something to make it better.

As we know, this legislation saves lives, it saves money, it saves Medicare, and it brings down insurance premiums. That is a pretty good deal. And it brings down the debt. It saves \$130 billion over the next 10 years and, after that, \$650 billion. Not bad. So the numbers they keep talking about are out of—I don't know where they come from. We, as a body, have used the Congressional Budget Office for 50 years. It is bipartisan. That is the way it should be. We should start talking real numbers, not fake numbers.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader is recognized.

HEALTH CARE REFORM

Mr. MCCONNELL. Mr. President, certainly in a country of 300 million people there are differences of opinion, and you will see them on full display in the Senate on this monumental 2,074-page scheme that would expand the reach of government deeper into our lives, raise taxes, increase health care premiums, and cut Medicare for seniors.

On the other side are the American people. We know, from all the surveys we have seen, the American people are opposed to this bill. They are astonished that we are trying to pass a bill that is clearly opposed by the American people in every survey that has been published.

Americans do support reform, but this isn't the reform they were asking for, and it is not the reform they were told they could expect. In fact, it is pretty clear by now that the American people were sold a bill of goods when the administration and its allies in Congress said their health care bill would lower costs and help the economy because the plan that has been produced, that is before the Senate, will not do either.

The debate is no longer about improving care by reducing costs. We are past that. This plan will raise costs on American families, and it will make an already struggling economy even worse. The only question now is how we got to a point where we are actually considering spending trillions of dollars on a brand new government entitlement at a time when more than 1 in 10 Americans is looking for a job and when our debts and deficits are well past the tipping point.

For many, the answer to that question is quite clear. We know that some here in Washington have wanted government-run health care for many years. It is hard to escape the conclusion that these same people saw the current economic crisis as their moment. Earlier in this year, some in this administration said that "a crisis is a terrible thing to waste." Americans are hoping this bill is not what they meant, but they are concerned that it is.

Americans already know this bill will make our economic problems worse, not better, without even addressing the serious health care problems we already face—and they would be right. That is why they want us to start over and accomplish the real mission of lowering costs.

That is precisely what the McCain amendment would allow us to do. The McCain amendment would send this bill back for a rewrite. It would send it back to the Finance Committee with instructions to give us a new bill that does not include \$½ trillion cuts to Medicare. It would send the bill back to committee; send us a new bill without \$½ trillion cuts to Medicare, one that does not pay for the bill on the backs of seniors; that is, if you pass the McCain amendment.

Here is a program, the Medicare Program, that is already struggling, a program that needs help. Yet, in order to finance their vision of reform, our friends on the other side want to use Medicare as a piggy bank to create an all-new government program that is bound to have the same problems as Medicare. As written, their bill would cut nearly \$½ trillion from Medicare—not to make the program stronger but to fund more government spending. In the process, millions of seniors would lose benefits. Literally millions of seniors would lose benefits.

The McCain amendment would not let that happen. The McCain amendment tells the committees: Don't cut hospitals. The McCain amendment tells the committees: Don't cut hospice. The McCain amendment tells the committees: Don't cut home health care. The McCain amendment tells the committees: Don't cut Medicare Advantage. It would allow us to focus our efforts, instead, on the prevention of waste, fraud, and abuse, which we know to be rampant in this program. It would ensure we are not cutting one government program just to create a new one. That is what a vote in favor of the McCain amendment would be, it would be a vote to preserve Medicare, not weaken it. That is the message America's seniors want to hear in this health care debate, that improving health care in America doesn't have to come at their expense.

Some may argue that they need to cut Medicare to create a new government program. That is their call. But it is not the call Americans are asking us to make. I haven't gotten a call yet from anybody in Kentucky or around

the country saying: Please cut Medicare so you can start a new program for somebody else—not my first call.

The American people want us to start over from the beginning and craft a bill they can actually support, and we know they don't support this bill. All the surveys indicate that. Then we could start over and end junk lawsuits against doctors and hospitals that drive up costs, something the majority didn't find any room for in their 2074-page bill—not a word about controlling junk lawsuits against doctors and hospitals. Then we could encourage healthy choices such as prevention and wellness programs, something the majority somehow couldn't squeeze into their 2074-page bill. Then we could lower costs by letting consumers buy coverage across State lines, something the majority must have overlooked in their 2074-page bill. Then we could address the rampant waste, fraud, and abuse, something our friends didn't think was important enough to seriously address in their 2074-page bill.

The McCain amendment would allow us to vote with seniors. That is what the McCain amendment is about. It would allow the Senate to say we are not going to finance a new government program on the backs of seniors, we are not going to use Medicare as a piggy bank to fund a new government program. It would allow us to vote with the American people. Most important, it would allow us to start over and get this right.

I yield the floor.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

SERVICE MEMBERS HOME OWNERSHIP TAX ACT OF 2009

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will resume consideration of H.R. 3590, which the clerk will report.

The legislative clerk read as follows:

A bill (H.R. 3590) to amend the Internal Revenue Code of 1986 to modify the first-time home buyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

Pending:

Reid amendment No. 2786, in the nature of a substitute.

Mikulski amendment No. 2791 (to amendment No. 2786), to clarify provisions relating to first dollar coverage for preventive services for women.

McCain motion to commit the bill to the Committee on Finance, with instructions.

The ACTING PRESIDENT pro tempore. Under the previous order, the time until 11:30 will be for debate only, with the Republicans controlling the first 30 minutes and the majority controlling the next 30 minutes, with the remaining time equally divided and controlled between the two leaders or their designees and with Senators per-

mitted to speak therein for up to 10 minutes each.

The Senator from Arizona is recognized.

Mr. KYL. Mr. President, I ask unanimous consent that during the 30 minutes controlled by the Republicans, we be allowed to engage in a colloquy.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. KYL. Mr. President, I will begin by making some comments about the amendment Senator MCCAIN, my colleague from Arizona, has filed. This is an amendment that, as the minority leader just said, will protect America's seniors. It will disallow the Medicare cuts this bill includes.

The economist Milton Friedman famously said, "There is no such thing as a free lunch," and that applies to health care as well. There is no such thing as free health care. Someone has to pay. Since this bill is a \$2.5 trillion bill, the first question is, Who pays? The first answer to who pays is, it is America's seniors, because about half of the cost of the bill is allegedly paid for by cuts to Medicare.

Let me break down a little bit more specifically than the Republican leader did exactly what that means. This is about \$500 billion in Medicare cuts as follows: \$137.5 billion from hospitals who treat seniors; \$120 billion from Medicare Advantage, which is the insurance program that provides benefits to seniors which will be cut more than in half as a result of this \$120 billion reduction; \$14.6 billion from nursing homes that treat seniors; \$42.1 billion from home health care for seniors; and \$7.7 billion from hospice care, one of the most cruel cuts of all.

Obviously, with cut this dramatic there is no way to avoid jeopardizing the care seniors now enjoy, and seniors know this. That is why they have been writing our offices and attending town-hall meetings to let us know they disapprove. I quoted from two letters constituents of mine from Arizona sent asking to please not cut their Medicare Advantage Program. This has been called the crown jewel of the Medicare system, and many of them rely on Medicare Advantage for dental care or vision care or hearing assistance they have come to rely on. They are not buying the claims that somehow or other we can make \$½ trillion cuts in Medicare without somehow hurting their care. They know better than that, and they are right. The care they have been promised will be compromised to pay for this new government entitlement under the bill.

Finally, many are wondering what happened to the promise that they get to keep the care they have. We all heard the President say that many times: If you like the care you have, you get to keep it. That is simply not true. There are 337,000 Arizonans who are Medicare Advantage patients. They like what they have. Yet we know, according to the Congressional Budget